IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Weller et al. Attorney Docket No.: VISAP064

Application No.: 09/842,313 Examiner: WORJLOH, Jalatie

Filed: April 24, 2001 Group: 3621

Title: VISA PAYER AUTHENTICATION Confirmation No.: 5667

CERTIFICATE OF EFS-WEB TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically through EFS-WEB to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on October 30, 2007.

Signed: /Ann Lowe/ Typed: Ann Lowe

INFORMATION DISCLOSURE STATEMENT 37 CFR §§1.56 AND 1.97(b)

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

The reference(s) identified in the attached PTO Form 1449 (any copies of non-U.S. references are attached) may be material to examination of the above-identified patent application. The Examiner is requested to make the identified reference(s) of official record in this application.

This Information Disclosure Statement is: (i) filed within three (3) months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits, or (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP064).

Respectfully submitted, BEYER WEAVER LLP /Jonathan O. Scott/ Jonathan O. Scott Registration No. 39,364

P.O. Box 70250 Oakland, CA 94612-0250